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ASTOR, LENOX AND
TILDEN FOUNDATIONS

L. D. Jones

Tributes to the memory of

John D. Jones.

Born August 15th, 1814.

Died September 22d, 1895.

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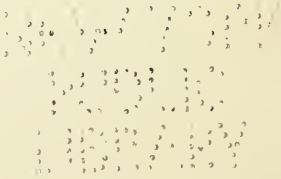
The following pages contain tributes to the memory of Mr. John D. Jones by various companies and institutions with which he was identified. They are presented in this form as an enduring testimonial to his worth.

Much could be written concerning his career that would be inspiring and uplifting, but it is not proposed to write a biography. His personality and character are indelibly impressed upon the hearts of those with whom he was so long associated, and his influence has gone forth, giving a nobler tone and energy to the forces which are moulding the commercial world.



Resolutions adopted by the Trustees.

At the special meeting of the Trustees of the Atlantic Mutual Insurance Company, held on the 24th day of September, 1895, it was unanimously

Resolved, That we record with heartfelt sorrow the death, on Sunday, 22d instant, of John D. Jones, who has been identified with this Company throughout the entire period of its existence, and who has been its President for the last forty years, and whose life has been devoted to its upbuilding and to the maintenance of its usefulness as an instrumentality of commerce.

The characteristics of his administration were unsurpassed skill and ability as a marine underwriter, rare foresight and breadth of view and steadiness of judgment, unswerving integrity and purity of purpose, prompt and intelligent recognition of the dictates of justice and sound policy, and quiet but unyielding firmness of resolution in the enforcement of these dictates. His standards of conduct and duty were high and were never lowered in deference to selfish or unworthy

motives. He was a Christian gentleman and a public-spirited citizen, ready at all times to forward, without ostentation, all good works, whether religious, patriotic or charitable.

Resolved, That we shall ever bear in grateful remembrance the unfailing and genial courtesy, kindliness and considerateness which have marked the intercourse of Mr. Jones with his fellow Trustees, and which justify the feeling on our part that the loss of his services to the Company and to the public is to us the loss of a personal friend.

Resolved, That as a token of respect, we attend the funeral in a body.

Minutes of a meeting of the Employees of the Atlantic Mutual Insurance Co., held Sept. 23d, 1895.

The meeting was called to order by George H. Newbould, who called for the nomination of a chairman.

Mr. T. P. Johnson nominated Mr. Grove P. Mitchell, and Mr. Mitchell was unanimously elected chairman.

The Chair appointed Mr. Bradford Darrach secretary.

The object of the meeting was stated, by the Chair, to be the adoption of resolutions upon the death of the late President, Mr. John D. Jones.

On motion of Mr. Theo. P. Johnson, the Chair appointed the following named gentlemen a committee to prepare and report suitable resolutions, viz.: Messrs. Matthias Nicoll, Theo. P. Johnson and Crossman Lyons.

The committee reported as follows:

Resolved, That it is with heartfelt sorrow that we learn of the death of our beloved President, John D. Jones. His long service as President of the Company,

and in making it one of the greatest and most useful instrumentalities of the commerce of the world, has won for him an enviable reputation among all those interested in that commerce. The ability and devotion to duty and unsullied honor with which he has invariably discharged his trust have been within our daily observation, and have been a guide and example of inestimable value to us in the discharge of our several duties. In our relations with him we have always experienced impartial justice and unfailing courtesy and kindness. His death comes to us as a personal bereavement, and we shall mourn his loss as that of a true, staunch and generous friend.

Resolved, That a copy of this minute be transmitted to Mrs. Jones with the expression of our deep sympathy in her bereavement.

Resolved, That we attend the funeral of our late President in a body.

The resolutions, upon being read, were unanimously adopted, and upon motion, duly seconded, the meeting adjourned.

Resolution.

WHEREAS, Our Heavenly Father in His wisdom has taken away from us Mr. John D. Jones, the esteemed President of the Atlantic Mutual Insurance Company, which Company we have the honor to serve, and

WHEREAS, Mr. Jones has uniformly shown to us peculiar kindness; by his example of goodness, by his attention to business, his appreciation of the truth and his abhorrence of sin we have learned to highly venerate his character and esteem him, therefore

RESOLVED, That we mourn the loss we have sustained, and we extend to his family heartfelt sympathy.

RESOLVED, The example left us by the life of Mr. Jones will be a stimulus to us, and we give expression of our gratitude for our privilege in that respect.

Signed,

JAMES A. JONES,
JOHN W. SOUSER,
CHARLES H. SMITH,
JOHN TOWNSEND,
OSCEOLA DELAMAR.

September 23, 1895.

The following Memorial prepared by

Clifford A. Hand, Esq., a warm friend of Mr. Jones, was presented to the Board of Trustees of the Atlantic Mutual Insurance Company, at its meeting Oct. 2d, 1895, and unanimously passed.

Memorial

of

John D. Jones,

Entered on the Records of the

Atlantic Mutual Insurance Company,

By direction of the Board of Trustees,

at a stated meeting

October 2d, 1895.

In Memory of John D. Jones.

The subject of this memoir departed this life at his country residence, in South Oyster Bay, on Sunday, 22d September, 1895. On the morning of the following Wednesday the funeral rites were performed in Old Trinity, at the head of the street where his busy career of over half a century had been run. The church was filled to its utmost capacity, largely with men of affairs who turned aside from their own pressing engagements in the busiest part of the day. Flags were set at half-mast upon the various exchanges and the shipping in the harbor and the banks and other leading offices. Organizations for religious, charitable and business purposes, with which the deceased had been identified, hastened to pass resolutions of respect and regret; not the least significant of these testimonies being that of the large force of young men who had been under his immediate direction and supervision. And these

unusual honors were not official dues to public power or station. They were spontaneous tributes to the memory of a private citizen, who had never sought or held public office, but whose long life had been so lived as to be of true, it may be hoped of permanent, advantage to the community of which it had been part, and so lived as to call for something more than passing notice.

John D. Jones was born at Cold Spring Harbor on the 15th day of August, 1814, of an old and reputable Long Island family. His father, John H. Jones, a worthy and hospitable country gentleman of the old school and of the best type, was at the head of milling and other enterprises, including a whaling fleet, the waters of whose home port washed the beach of the grounds of his mansion house. His uncle, Walter R. Jones, became eminent as a marine underwriter, in connection with the Atlantic Insurance Company and its successor, the Atlantic Mutual Insurance Company, of which he was the first president. The family was thus closely identified with ocean adventure.

When about fifteen years of age, and after having profited by the common schools of his native town and his father's excellent training, John D. Jones came to the city of New York and, under the auspices of his

uncle, entered the service of the Atlantic Insurance Company. According to the fashion of the time, he began at the foot of the ladder and made himself serviceable in such ways, however humble, and for such times as were desired by his superiors. But sterling qualities, early manifested, gave the right and promise of sure, if not rapid, advancement. Without wholly severing his connection with the "Atlantic," he accepted in 1837 the office of secretary of the Merchants' Marine Insurance Company, but in a few years was recalled to the "Atlantic" and chosen to be its secretary. Upon the displacement of this last company by the present Atlantic Mutual Insurance Company, he became secretary of the new company, and on June 6, 1849, its second vice-president, and on February 15, 1854, its vice-president, and on April 25, 1855, in succession to his deceased uncle, its president. By successive annual elections he continued to hold the presidency until his death. His relations to the company and to its immediate predecessor thus covered the period of sixty-six years, from the fifteenth to the eighty-second year of his age.

The record of the company has, from the beginning, been a proud one, not only by reason of its extraordi-

nary material prosperity, but for the better reason that, in its department of national and international commerce, it has uniformly upheld the highest standards of equitable and honorable dealing and administration. While the foundations were well laid by Josiah L. Hale and Walter R. Jones, yet the carrying up and maintenance of the superstructure was, to a great degree, under the wise direction and fostering care of John D. Jones. His policy was broad and enlightened, his sense of justice was clear and unequivocal, his judgment was far-sighted and well balanced, his devotion to trust duty was unfaltering, his integrity was unassailable and his zeal was indefatigable. It was intended that no honest merchant need appeal, beyond the president, to an outside tribunal. No undeserving claimant could hope to win favor through underhanded diplomacy. In the light of these salient characteristics of management, so steadily and resolutely upheld, for so many years, by Mr. Jones and the officers associated with him and the employees selected and disciplined by them, the remarkable success of the company is but the natural result of obvious and adequate causes. Nor should it be overlooked that the choice of those associates and assistants was never dictated by caprice. The object held in

view was to so man and adjust the organization, that its career might be uninterrupted whenever his own guiding hand was removed.

Beyond the daily routine of business there were, moreover, exceptional emergencies which tested the institution and its control. A notable instance was that of the civil war, adding, as it did, critical peril of the nation to the ordinary perils of its commerce. The "Atlantic" was a prompt subscriber to the first issue of government bonds, for replenishing an empty treasury to enable President Lincoln to meet his extraordinary expenditures. Soon arose the grave and delicate responsibility of so dealing with the hazard of privateers as, consistently with other rights and interests, to shield, in so far as might be, the American merchant marine, not merely from physical destruction, but from total disuse occasioned by fear of such destruction. The majority of the underwriting organizations betrayed an inclination to stand aloof from this hazard. Not so with the "Atlantic." In company with the late Capt. Charles H. Marshall, then one of the trustees, Mr. Jones visited Washington and had full and frank conferences with Mr. Lincoln and Mr. Seward, who welcomed his explanations of the co-relations of Ameri-

can credit and war resources with American commerce. Ascertaining from them that not a single cruiser was, at the moment, available to patrol the main commercial highways, he obtained assurances that this need would be supplied as soon as practicable, and a further assurance that the administration would receive, and duly represent, claims upon England, for losses inflicted by cruisers issuing from her ports, and for which, as he contended, she ought to be held responsible. Upon the faith of these assurances, Mr. Jones promised that his company would do its full part in sustaining the government, by undertaking the risks in question. How faithfully and amply the promise was fulfilled is best shown by the company's record, of war risks freely assumed and of losses promptly paid, throughout the period of devastation wrought by the "Alabama," the "Shenandoah" and their comrades. How faithfully Mr. Lincoln and his Secretary of State performed their part of the mutual understanding, was testified by the receipt of claims and proofs (supplied to a large extent by the company) and by the presentment of and insistence upon them at London. It needs not to be said that these great statesmen were in nowise blamable for the ultimate diversion of proceeds of the claims, long

after they had passed from the stage, through misinformation and evil influences prevailing with Congress in its disposition of the fund. And in this connection it would be interesting to trace the substantial, although unproclaimed, services of Mr. Jones in promoting the final settlement of *post bellum* disputes between the two kindred nations, a settlement of infinitely greater consequence than the collection of a sum of money, in that it was a grand precedent for peaceful arbitrament and in that it established rules of neutral duty and obligation of incalculable benefit to ocean commerce.

While the attention of Mr. Jones to the interests under his immediate care was never relaxed, yet it was not limited to them. He was a member of the Chamber of Commerce and of the Board of Underwriters and a director of various other corporations. The pilot, the wrecking and the coast life-saving systems are among the affairs of public concern which owe him a heavy debt of gratitude. To the pilots in particular, as a reliable licensed and disciplined force, he was a life-long bulwark against adverse legislation as well as against errors of policy on their own part. So with the merchant marine, it is indebted to his foresight and humanity for the nautical school, and its tendency to gradually

lift the sailor out of his degradation, and to make his calling skilled and properly trained and self-respecting. But time will not permit pursuit in detail of these multiform activities.

In all things and always Mr. Jones proved himself to be one of nature's noblemen, true as steel, incorruptible, unselfish and magnanimous, modest and retiring, gentle as a woman, yet inflexible for the right. In the expressive language of Mr. George Bliss, one of the members of the Board, in conversation with a friend after the funeral service, "He was one of those pure men who always inspired confidence, and of that child-like nature that those who really knew him could not but love him." There can be ready concurrence in the feeling tribute paid to his memory by the office employees, and in the course of which they say of him that "the ability and devotion to duty and unsullied honor, with which he has invariably discharged his trust, have been within our daily observation, and have been a guide and example of inestimable value to us in the discharge of our several duties." So with the willing testimony of these young men that "in our relations with him we have always experienced impartial justice and unfailing courtesy and kindness," and that "his death comes to

us as a personal bereavement, and we shall mourn his loss as that of a true, staunch and generous friend."

In his domestic and social relations Mr. Jones was uniformly gracious, hospitable and unselfish. His manner was peculiarly cordial and winning, especially to the young, with whose thoughts, wishes and pursuits he had always a ready sympathy. Indeed, the chill of age never fell upon his spirit, which, to the last and to a remarkable degree, retained the freshness and gayety of youth. And in that vein were playful verses, occasionally written by him in his later years with abundant grace and vivacity, but carefully withheld from knowledge of any but the nearest friends. Making no pretensions to the role of a man of learning, he was yet a diligent student and reader of well-chosen volumes, which filled his library, and he thus attained a solid self-culture which no college-bred man could afford to despise.

Mr. Jones married in June, 1852, Josephine Katharine, a daughter of the late Gen. Henry Floyd-Jones of South Oyster Bay. The tender and faithful mutual affection which blessed this union is a topic to which we are not permitted to more than refer. He was survived by this lady and by his brothers, Samuel A. Jones and Walter

R. T. Jones, and his sister, Mrs. Stewart, and by children of his deceased sister, Mrs. Charles B. Moore, and his deceased brothers, Townsend and William. He was a devout Christian and a public-spirited citizen, shunning all obtrusion of himself, but prompt in response to every call for the benefit of Church or State. His charities were streams of abounding generosity, ever flowing to better the condition and alleviate the sufferings of his fellow men.

A life of such unpretentious goodness presents no startling features for historical record. Nevertheless, it insures the truest happiness on earth and the best promise for eternity. Nor can we doubt its enduring value to mankind. The cloisters of the middle ages not only sheltered older civilizations from the savagery of rude contending forces, but kept in being processes of thought and influence for the ultimate mastery of these forces. There are other cloisters of our day, in the centres of finance and commerce, where the administrators of great trusts and responsibilities, by thoughtful adherence to correct principles, can silently yet steadily help to keep in check the same fierce passions, struggling in their modern form of pursuit of wealth and the power which it confers. The lessons they

teach ought not to be forgotten. Their achievement and example can worthily and usefully be commemorated.

Mr. Jones had been continuously an officer of the Atlantic Mutual Insurance Company almost co-eval with the history of the company, for fifty-three years, first as its secretary and since 1855 as its president.

During that long period, two hundred and thirteen persons have been identified with the company in official and clerical positions, and of this number sixty-three were connected with the company at the time of his death. Many of them had been with the company for over forty years. To these he was strongly attached, and often referred to them in terms of great tenderness.

To evince his attachment to those so long associated with him, he made the following provision in his will:

"TENTH.—I direct that Ten thousand dollars be distributed among the officers and clerks who at my decease shall be in the employment of the Atlantic Mutual Insurance Company in proportion to their respective annual salaries in the said employment. Such distribution is intended for a token of my sincere regard for gentlemen who in subordinate positions shall have been and be thus associated with me in the

service of the company and whose fidelity and skill shall have continued to contribute to its prosperity—And my executors are authorized to delegate the making of such distribution to my friends William H. H. Moore and Anton A. Raven, whose allotment or apportionment thereof shall be conclusive—And any inheritance tax which under the laws of the State of New York shall be chargeable upon the sums given by this article of my will are to be borne by and paid out of my general estate."

The following acknowledgment of the recipients shows how promptly and graciously the distribution was made:

Office of

THE ATLANTIC MUTUAL INSURANCE CO.,

No. 51 Wall St., corner of William.

New York, April 9th, 1896.

DEAR MRS. JONES:

The gentlemen in the office were deeply impressed with your interest in the distribution of the money bequeathed them in Mr. Jones's will, and the expression of your pleasure in connection with it.

It affords me great satisfaction to send you an acknowledgment with all the signatures. Some little delay has occurred on account of the absence of one or two.

Most cordially,

A. A. Raven.

Mrs. J. D. Jones.

The distribution of the money bequeathed by the will of our late honored President, John D. Jones, to the officers and clerks of the company, emphasizes the unique character of Mr. Jones in his position as head of a large financial institution.

We could not but regard him as a man of noble and generous impulses. His deep and abiding interest in our welfare was ever manifest. He seemed to have been unwilling that death itself should bring that interest to a close, and with a loving and generous provision he has left us a parting gift which we accept as a token that will keep fresh in our memory the friend and leader who has gone before us.

New York, April 7th, 1896.

W. H. H. MOORE,
A. A. RAVEN,
F. A. PARSONS,
J. H. CHAPMAN,
GROVE P. MITCHELL,
MATTHIAS NICOLL,
THEO. P. JOHNSON,
JAS. L. LIVINGSTON,
JOHN H. J. STEWART,
EDGAR DENNIS,
JOHN N. MOORE,
CHAS. E. BOYNTON,
A. H. JOHNSON,
HENRY W. J. TELFAIR,
G. B. WINSLOW,
BENJ. J. CLARK,
CORNELIUS W. FERDON,
WM. M. JONES,
BENJ. T. GLOVER,
E. H. LEVY,
JOHN D. SHELTON,
FRANK S. BROWNE,
RICHARD D. FONDA,
FRANK WICKSTEAD,
ALEX. B. LUDLOW,
WELFORD P. HULSE,
FRANK D. DENTON.
GEO. C. NEWBOULD,
ALBERT BULLUS,
A. G. HENDERSON,
A. E. WICKES,
HORACE EASTON,
CROSSMAN LYONS,
JOHN S. BARNDOLLAR,
C. W. ROSAN,
F. J. COGSWELL,
C. EDEY FAY,
M. H. STRONG,
JACOB BROUWER.
E. M. SMEDBERG,
GEO. H. NEWBOULD,
WALTER M. JONES,
CHAS. E. W. HARVEY,
SANFORD E. COBB,
WALTER JONES HEWLETT,
MORRIS F. COVERT,
ROBT. M. BUSH,
EVERT BANCKER SMEDES,
HERBERT R. PECK,
R. A. BOGART,
G. FRED. PATTERSON,
WILBERT G. WEST,
A. V. MOORE,
CHARLES J. STEWART,
CORNELIUS ELDERT,
HARRY S. CARPENTER,
GEO. STANTON FLOYD-JONES,
FRED. FLOYD-JONES,
BRADFORD DARRACH,
*Mrs. D. B. VAN HOUTEN,
GEORGE STOWE,
J. B. FLEURY,
C. BLEECKER STIRLING.

* Mr. Van Houten had passed away before the distribution was made.

Office of

THE BOARD OF UNDERWRITERS OF NEW YORK.

New York, Sept. 26th, 1895.

The following resolutions were adopted at a meeting of the Board of Underwriters of New York held on the 24th inst.:

RESOLVED, That this Board has received with feelings of deep sorrow the announcement of the decease of John D. Jones, President of the Atlantic Mutual Insurance Company, who for over forty years has been a member of this Board and its honored President twenty-five years;

That by the death of Mr. Jones we have lost one whose large experience, extensive knowledge, great ability as a marine underwriter, and whose judiciousness of counsel and gentle courtesy, extended at all times, have always commanded our admiration and respect.

ORDERED, That these resolutions be recorded in the book of minutes and published, and as a further expression of our respect for his memory and heartfelt sympathy, that a copy of them be transmitted to Mrs. Jones.

JAMES F. COX, *Vice-President.*

JAS. A. WHITLOCK, *Secretary.*

Special Meeting
of
The Association of Average Adjusters
Of the United States,

Held at the rooms of the Association, New York, September 25th, 1895, to take action in reference to the death of Mr. John D. Jones.

Present: Mr. Jonathan B. Currey, the President, in the chair; Mr. Charles C. Tyler, Secretary, recording; Messrs. Jacob R. Telfair, W. Irving Comes, William A. Walker, James Lawson, J. Raymond Smith, Henry Wreaks. Richard H. Farrell, Hugo Menzel, Charles Myers, Walter D. Despard, Alfred Ogden, W. R. Coe and George A. Prentice.

The President, in opening the meeting, said:

GENTLEMEN: This meeting is called to take action in reference to the death of Mr. John D. Jones, Honorary Member of this Association. Mr. Jones died on Sunday last at his country seat, South Oyster Bay, in the 82d year of his age. For nearly seventy years he

was connected with the maritime interests of this city, acquiring a reputation for integrity and ability second to no one in its commercial history. In early life, for a number of years he was a practicing adjuster, and upon the organization of this Association was elected an Honorary Member. From the beginning he was in full sympathy with the objects and workings of the society, and his interest continued through life. To his liberality we are indebted largely for our library and for much aid in other directions. This meeting, as I stated, is called for the purpose of taking some action as to our loss, and I await your pleasure.

Mr. William A. Walker then took the floor and spoke as follows:

Mr. Chairman and Gentlemen: The death of Mr. Jones brings to our minds reflections which lead us to believe, and truly, too, I think, that we, as a body of adjusters, have sustained a great loss.

It may not be known to some of you that Mr. Jones was at one time an adjuster, and as such, bore his part in that great field with credit. Subsequently, in his connection with the Atlantic Insurance Company, in the relation of Secretary, Vice-President and President of that Association, adjustments of many and varied kinds came before him for consideration. With the knowledge which he had obtained in the active practice of his profession as an adjuster, he was peculiarly quali-

fied to pass judgment upon those adjustments, which he invariably did with a sense of justice and with a practical knowledge derived from personal experience with and appreciation of the labors necessary to their completion.

I believe that Mr. Jones was always the friend of the adjuster. I think he looked upon an adjustment as something that peculiarly appealed to him, to his understanding and to his tastes, and to me it seemed that he always took great interest in them. If at any time he seemed captious or fault-finding, as some have thought he was at times, I fully believe that it was only in his outspoken earnestness that the right course should be pursued, and that adjustments should be made according to laws and principles which appertain to that profession.

In my experience with him during many years, I have found him devotedly attached to the rules and the laws and to the usages and customs which the courts have recognized as just and laid down for our government.

For nearly half a century he was President of the greatest marine insurance company in America, and during that time we all know with what strictness, with what intelligence, and with what ability and fidelity he fulfilled the burdensome duties of that most responsible office.

As a friend, the character of Mr. Jones was interesting in a high degree. He was thoroughly loyal. Those to whom he had attached himself never had, so far as my knowledge goes, and so far as report has shown us, cause to complain of his relations to them. Most especially was he attached to those in his office. His loyalty to them and his care and consideration for their interests in various ways were always marked. This was not confined to his staff of officers, but was extended with a tender interest to all in the employ of the Company. We have had ample evidence of this, and as for myself, I have often heard it expressed in warm terms by those whose privilege it was to serve in any capacity the interests of the Company of which Mr. Jones was the head.

I think, gentlemen, that personally Mr. Jones was a very rare character. I think that to his knowledge, his sterling integrity, his strong sense of justice, his intelligence, and, as I said before, his devotion to the interests of the Company over which he presided for so many years, the success of that institution was largely, if not wholly, owing, and through it has been maintained down to the present day; and I have no doubt that those who are interested in that Company, as well as the public generally, fully recognize this as a fact, and that they will remember Mr. Jones as one who was, if not the founder, at least one who, with the rare

powers of his nature, supported that institution to its present high position.

I think, gentlemen, that we have cause to regret that so good a man, and one who has been so long, so prominently and so successfully engaged in a business with which we are all, as adjusters, so deeply interested, has been taken away.

He was always a friend of the adjusters, and when this Association was first incorporated he aided us with his counsel and advice, and aided us in formulating its rules and establishing its character. So interested in it was he, that he once said to me, when we were talking over the subject, that he fully believed that the adjustment which bore the seal of this Association was entitled to the credit and the confidence of all persons interested in any part of the world. He remembered us when he gave us the bequest of the library. It was, as you know, received with hearty thanks, and we made a special niche for it in these walls, and we have been accustomed to speak of it as the "Jones Library." In reading these books I have often thought how good it was of him to so remember us, and how much benefit it was: and it will so continue to be used and thought of not only by ourselves, but those who follow us.

After having been with us and of us for so many years, in the full ripeness of his life—for he was eighty-two years of age when he died—and leaving behind him a record, every page of which attests a character devoted to truth and justice and benevolence, he has left us. His charities—and they were many—are unknown except to those who received. The world is the better for the coming of such a man. He acted well his part.

I think, as I said before, we have met with a loss. He was my friend, and I acknowledge it. I believe he was the friend of most of you, and I can only say, in conclusion, that I hope we may find one fully competent and qualified to establish and bear the same relations to us that he has done in the past.

Mr. Comes then said:

I was in hopes that some one who could have more fittingly referred to our old associate Mr. Jones would have been the next speaker, and was in hopes of hearing from Mr. Telfair, who, as you know, was very intimate with Mr. Jones, having known him very many years, and who, if I remember rightly, was associated with Mr. Thomas N. Cazneau, a partner of Mr. Jones at the time he was an adjuster.

My acquaintance with Mr. Jones was first made when he was the Second Vice-President of the Atlantic, the office then being the old dingy place at 14 and 16 Merchants' Exchange. He was then a man something under forty years of age, and of rather delicate physique; and I noted even in those early days his industry and steady application to business. He was always to be found in his place in the office; and through this diligence and industry, and the mastery of the details and fundamental principles of marine insurance, he eventually succeeded to the presidency of the Atlantic Mutual Insurance Company.

I was for some years associated with Mr. Jones in the Local Board of Marine Underwriters, he being President and I Vice-President of the Board. I have been impressed for many years with Mr. Jones's accomplishments as a marine underwriter, and I believe we can say that he was the most accomplished marine underwriter of his day.

I don't know that I can add much to what has already been said in reference to Mr. Jones's character. I know from some conversation with him that he was a man of broad charities. It has been my privilege some several

times to call upon him in behalf of charitable objects, and I always found him prompt and exceedingly generous.

The policy of the Atlantic Mutual Insurance Company, pursued these many years under the presidency of Mr. Jones, undoubtedly made it what it has become—the greatest marine insurance company of this country.

When I think of his departure from our midst, as one of the last of the old school of underwriters and President of the only remaining marine insurance company of New York, I, as an old underwriter myself, feel saddened at the idea that there is only one local marine insurance company left in this city of ours.

I simply desire to add my tribute of respect and esteem for Mr. Jones, and with you to acknowledge the great loss which we have met with in his death.

Mr. Telfair then arose and said:

Mr. Chairman and Gentlemen:—We are gathered together with our hearts full of sympathy and sorrow at our loss, and although we may for the moment sit silent, it is only because our feelings are such that we can hardly express them.

I have known Mr. John D. Jones intimately for a great many years, socially as well as professionally, and

his loss is a great one to me. He is a great loss to the adjusters of New York, and especially to the members of this Association.

He has always been good, kind and attentive to us, not only to us, but to others. His affections have been manifested in various and very many ways,—very quiet ways were his.

His charities are not known to you. I know that he has almost entirely supported one charitable work in this city—a hospital,—and he has always been ready, with his check-book loosely held before him, for the shipwrecked and those in distress; and the bankrupt merchant of New York has always met with liberal consideration, and when encouragement was needed, received a ready response from him. Many a man has been helped thus in a quiet way.

The church of which he was a member for many years has been kept alive mainly by his bounty.

Now he has gone from us. Ten years ago we had him here with us in this room, and we told him then how much we loved him and what we thought of him, and I can only say that ever since, day by day and year by year, these thoughts and feelings have been strength-

ened, until now, Mr. Chairman, they have become a memory that will last as long as we shall continue to live.

I endorse every word that our friend Mr. Walker has said. It is true I was silent for the moment at the time Mr. Comes spoke, but it was only because my heart was too full for utterance, and I now move, in the absence of any further business before us, that a committee be appointed by the Chairman to prepare proper resolutions for record as an evidence of our love and esteem.

Mr. KREBS followed Mr. TELFAIR:

Mr. CHAIRMAN:—My acquaintance with Mr. Jones has not been for so long a time as that of the gentlemen who have spoken, but since I have known him my personal intercourse with him has been frequent and pleasant. There is only one thing that I can add to what has already been said, and that is, that with the enormous power held by Mr. Jones, as representing, in many cases, a very large and even preponderating interest in the adjustments that have come before him, no adjuster has ever found him oppressive. He has never taken advantage of technicalities, and he has been liberal and generous in dealing with adjusters in every respect, and, as Mr. Telfair has said, we shall never cease to mourn

the loss of a man whose knowledge of adjusting was probably as great as that of any of us in the profession, and who used it liberally and generously towards us all. Gentlemen, I take great pleasure in seconding Mr. Telfair's motion.

The motion was then put and carried, and the Chair announced the following as the committee to prepare resolutions: Messrs. Jacob R. Telfair, William A. Walker, William Krebs, W. Irving Comes and J. Raymond Smith.

The suggestion was then made that a committee be appointed to attend the funeral of Mr. Jones at 11.30 a. m. at Trinity Church.

Upon Mr. Lawson's motion it was resolved that the Association attend the funeral in a body.

The motion was duly seconded and carried.

The meeting was then adiourned.

The committee to which was entrusted the duty of preparing a memorial record expressive of the sentiments of the members of this Association on the death of John D. Jones submitted the following:

Resolved, That the members of the Association of Average Adjusters of the United States are deeply

sensible of the loss that they have sustained by the death of their Honorary Member, John D. Jones, President of the Atlantic Mutual Insurance Company, and desire hereby to record their appreciation of him. Mr. Jones was born in 1814 of an honored and historic family. He very early in life ventured into the world of business, and it is a pleasure to us to recognize that in the beginning of his career he served with credit in the ranks of professional average adjusters, thus forming those relations which ultimately made him one of us. Subsequently he allied his fortunes with the (then new) Atlantic Mutual Insurance Company in various positions, and as Secretary, Vice-President and finally its President, he gave to the interests of the Company all of the best years of his life. He was in the eighty-second year of his age when he died. How well he performed his part in all the varied duties of his arduous and exacting profession, with what industry, fidelity and ability, is attested by all who knew him. To the work of his life he brought the rare qualities of untiring industry, a clear intellect and far-seeing judgment, and so made the work a really great one.

Without being physically strong, his moral nature was a tower of strength. Controlling vast interests

with a steady hand and an earnest purpose, he never sacrificed principles for results. He hated every species of fraud and deceit with all the sturdy strength of his nature. He only valued men for what they were worth in upholding business in its integrity and honest fellowship among men. He did not surround himself with barriers, but, on the contrary, he was always approachable. Amid the great responsibilities of his high office, and in all situations he was still the affable, courtly gentleman, the true friend and the good citizen. He was one—almost the last—of the old school of citizens now fast passing away, distinguished for personal honor, high-toned probity of character and genuine patriotism. Great was his power, and while always alive to its influence, he never used it uncharitably.

Such is our view of the character of the man with whom we have been for very many years actively associated, and whose influence for good we have constantly felt. His interest in the success of this Association and his affection for the individual members were so marked in kindly deeds, that we must acknowledge that we are greatly indebted to him for instruction, sympathy and example. His taking away in the full ripeness of years, while not wholly unexpected, is yet a shock and a sor-

row to us. To his family and his immediate friends, we tender our heartfelt sympathies, assuring them that we fully believe that his lifelong influence will always be to us a precious memory.

JACOB R. TELFAIR,
WILLIAM AUGUSTUS WALKER,
WILLIAM KREBS,
W. IRVING COMES,
J. RAYMOND SMITH,
} *Committee.*

ATLANTIC TRUST COMPANY,
39 WILLIAM STREET,
NEW YORK.

At a meeting of the Executive Committee of the Atlantic Trust Company, held at its office, 39 William Street, New York, the 26th day of September, 1895, the following minute was adopted, and a copy was ordered sent to Mrs. John D. Jones.

WHEREAS, The Trustees of the Atlantic Trust Company have, in the death of Mr. John D. Jones, lost a revered friend who was one of the fathers and founders of this Company; it is

HEREBY ORDERED, That upon the book of records of this Company be entered a minute of the profound sense of bereavement now felt by the Trustees, and of the entire respect and veneration in which they hold the character, services and achievements of their departed friend.

The Trustees feel that John D. Jones's mature judgment, wise counsel and uniform kindness should always be cherished in the memories of the many who have been blessed and comforted thereby. It is with a sense of sincere and devout gratitude that they recall their intercourse with him and consider the fruits of that intercourse.

L. V. F. RANDOLPH,
President.

J. S. SUYDAM,
Secretary.

ATLANTIC TRUST COMPANY,
39 WILLIAM STREET.

New York, Sept. 27, 1895.

Mrs. John D. Jones,
29 West 34th Street,
New York.

Dear Madam:

It is my sad privilege to enclose to you an expression on the part of the Trustees of this Company of their deep sense of loss at the death of your honored husband.

Permit me to add my own heartfelt condolence.

It is rare indeed that so good a man lives to so ripe an age of uninterrupted usefulness and honor. It is rare indeed that at the obsequies of any man such an assemblage of grave and reverend seniors convenes as gathered in dear old Trinity at the funeral of the beloved departed.

Yours in sincerest sympathy,

L. V. F. Randolph.

At a regular meeting of the Board of Directors of the Citizens Insurance Company of New York, held on the 9th day of October, 1895, the following resolutions were unanimously adopted:

The President, in announcing the death of Mr. John D. Jones, which occurred at his home at South Oyster Bay on the 22d ult., stated that he had been a Director of the Company for nearly twenty-four years. It was

Resolved, That by the death of our late associate and friend, John D. Jones, this Board and the community at large have sustained a severe loss. Mr. Jones was identified with the Company as a Director for nearly twenty-four years, and his association with it was marked by that good judgment, rare sagacity and careful interest always shown by him in the various trusts committed to his care during a long and very useful business career. His associates will long remember the courtesy and consideration which he gave to all matters of interest to the Company, as well as to the suggestions made by them, and the good judgment which he manifested on every important occasion. These qualities won the esteem and good will of all those who came in contact with him, and endear him to the memory of all who knew him well,

Resolved, that the officers be requested to communicate this minute to the family of the deceased, with the expression of sincere sorrow at his death.

E. A. Walton,
President.

G. H. McLean,
Vice-President.

F. M. Parker,
Secretary.

CHAMBER OF COMMERCE OF THE STATE OF NEW YORK.

FOUNDED A. D. 1768.

New York, Nov. 1st, 1895.

Mrs. JOHN D. JONES,

DEAR MADAM:

The Chamber of Commerce, of which your husband, the late Mr. John D. Jones, was an honored member for more than forty years, has been engaged for some time in collecting the portraits of prominent merchants and business men who have been identified with the growth of this city and contributed to make it the metropolis of the Western world. The gallery of the Chamber now contains upward of one hundred and thirty portraits, by artists of established reputation. Among the number are many of the contemporaries and intimate friends of Mr. Jones. In this collection Mr. Jones always took the greatest interest, contributing a portrait of his uncle, the late Walter R. Jones, and subscribing towards the purchase and presentation of many others.

He expected his own would some day be added. In view of this fact I have been requested to bring the matter to your attention, and solicit at your hands a

replica of Mr. Huntington's portrait in possession of the Atlantic Mutual Insurance Company,

Very respectfully,

GEO. WILSON,

Secretary.

In response to the foregoing letter, a replica of the portrait, painted by Mr. Huntington, was presented by Mrs. Jones to the Chamber.

It may be further observed that by order of the Board of Trustees of the Atlantic Mutual Insurance Company another replica, painted by Mr. Huntington, was placed in their Board room.

At the regular quarterly meeting of the Board of Directors of the Equitable Life Assurance Society of the United States, held on November the 27th, 1895, the following preamble and resolution were unanimously adopted:

John D. Jones, an honored member of this Board, died on September 22d, 1895.

Mr. Jones was, at the time of his death, as he had been for many years previously, the President of the Atlantic Mutual Insurance Company, and during his long residence in this city occupied many positions of trust, illustrating the confidence of the community in his ability and integrity.

Mr. Jones was elected a member of this Board in the year 1875, and was, therefore, a valued Director of the Society for a period of twenty years.

RESOLVED, That a minute be placed on the records of this Board, expressing the regret of its members at the loss of a Director so highly esteemed, and that a copy of the same be sent to the family of Mr. Jones in evidence of the sympathy of this Board in their bereavement.

I hereby certify that the foregoing is a true copy from the minutes of the Board.

W. ALEXANDER,
Secretary.

The Vestry of the Church of the Annunciation, assembled pursuant to the call of the Rector to take action in regard to the decease of their late associate, Mr. John Divine Jones, order the following entry to be made upon their minutes:

Mr. Jones has been associated with the Church of the Annunciation from its earliest days as a member of the congregation, and of the Vestry of its first Rector; and the interest which throughout the rectorate helped in a most important degree to sustain the church, remained steadfast during its subsequent history, and increased in proportion to its increasing needs. Mr. Jones served as Junior Warden of the parish from 1853 to 1871, and from that time to the time of his decease he had been its Senior Warden. He was also regularly chosen as one of the delegates to the annual convention of the diocese. In these appointments Mr. Jones received the only formal expression which could be given on the part of the parish, of the appreciation and esteem which was felt for him by all his associates. These were indeed but a slight recognition of services which they all felt to be of inestimable value and for which they held him always in most grateful regard.

It is natural that those who have had the care of the maintenance of a parish struggling against vicissitudes and burdensome want of means, should recur particularly to the bounty of one who was in this respect their chief helper. It would, in the judgment of this Vestry, be an injustice to Mr. Jones not to commemorate at this time the fact that without his munificence they would have been unable to maintain the services of the church so long as they were maintained; and they think it only due to him to say that without his aid the Vestry would have been obliged to close its doors thirty years ago. Whatever good has been accomplished in the maintenance of what has been from that time practically a mission work, the Vestry feel to be largely due to the liberality of Mr. Jones; and in some sense they feel that it is all due to him, because without him it could not have been done at all. And in this connection it is pleasing to remember that all that he did was done entirely without solicitation, with the utmost modesty and unobtrusiveness, and without the slightest trace of that disposition to rule and dictate which not seldom taints the generosity of liberal benefactions. On the contrary, it is to be said that the liberality of Mr. Jones could not be checked even when his judg-

ment did not fully concur in the wisdom of the measures which he aided. It was always plain to him, viewing the work of the Church of the Annunciation in the light furnished by his knowledge of business and of the conditions by which almost from the beginning it was hampered, that it had no future and must in all human probability yield to its adversities. He never, on that account, withheld his hand, but throughout and to the last continued to do his part.

For this liberality and for the faith and humility by which it was enhanced; for the brotherly kindness and fatherly affection which made his relations with the members of this Vestry so full of happiness to them; and for all the qualities of industry, integrity and ability which have exalted him in the community in which he lived, and which make it an honor to have been associated with him, this Vestry will ever cherish his memory with grateful and loving regard.

Dated New York,
Sept. 24th, A. D. 1895.

WM. J. SEABURY,
Rector.

H. G. WISNER,
Clerk.

At a meeting of the Vestry, held April 29th, 1896, the following preamble and resolutions were unanimously adopted:

WHEREAS, the Vestry of Grace Church, South Oyster Bay, now in special session, summoned to take appropriate action upon the death, which occurred on September 22d, of one of its oldest, most honored and respected members, do therefore

RESOLVE, that in the death of Mr. John D. Jones, who has been for nearly thirty years a Vestryman, and for the last four years a Warden of this church, this Vestry feels a deep and profound sorrow. His blameless life, his wise counsel and Christian zeal constantly attested by his most generous contributions toward the Church and its work, not only in this parish, but also in adjoining and other fields, will constitute an enduring monument to his memory, and the diocese at large, as well as this Vestry, will have just reason long to feel the void which his death has caused.

RESOLVED further, that these resolutions be entered upon the minutes of the Vestry and a copy thereof transmitted to the family of the deceased with the assurance of our deepest sympathy for them under this most grievous affliction.

ELBERT FLOYD-JONES, *Clerk of Vestry.*

WILLIAM WILEY, *Rector.*

Memorial of John D. Jones, prepared under resolution of the Vestry of St. John's Church, Cold Spring Harbor, passed June 13th, 1896.

John Divine Jones was born at Cold Spring Harbor, Long Island, on August 15, 1814. He was a member of the Jones family of that place whose common ancestor was Major Thomas Jones.

He was the eldest son of John H. Jones, a gentleman of unusual business ability. His mother, Loretta Jones, was a daughter of Judge Divine Hewlett, a member of a highly respected Long Island family.

Mr. Jones's business career was begun in the City of New York, at the age of fifteen years.

On April 25th, 1855, he was elected President of the Atlantic Mutual Insurance Company, which office, so ably filled by him, he retained until his death.

He was a man of great modesty, of accurate judgment, energetic and of an amiable disposition, and no appeal for a worthy object went unheeded by him.

He married Josephine Katharine, a daughter of the late General Henry Floyd-Jones.

Mr. Jones was a life-long communicant of the Protestant Episcopal Church. For a long time he was an officer of the Church of the Annunciation in the City

of New York, of which the Rev. William Jones Seabury was rector. At the time of his death he was a Vestryman of this church and of Grace Church, South Oyster Bay.

He was seldom at Cold Spring after the burning of his father's homestead, but he never lost interest in his native village, or in this the family church, of which his father was one of the founders and in which he himself was always a pew-holder.

To his liberality this church is indebted, among other things, for its rectory, and by his will he provided that a legacy of one thousand dollars be paid to it.

Mr. Jones died at his country residence at South Oyster Bay on Sunday, Sept. 22d, 1895. His funeral was held at Old Trinity Church, New York City, and he was buried in the Memorial Cemetery founded by himself at this place.

The Vestry of this church, by the death of Mr. Jones, have lost a friend and counsellor whose many benefactions and true Christianity will long be remembered. They have accordingly directed that this memorial be prepared in testimony of their appreciation of his pure and upright character, his love of his fellow-men and his earnest work for the Church of God.

TOWNSEND JONES,
CHARLES M. BLEECKER, } *Committee.*

To the Board of Managers of the Protestant Episcopal Church Missionary Society for Seamen, in the City and Port of New York.

This Board, through its Committee, is called upon, the second time within the past six months, to place on record a profound regret for the death of a member, one who has occupied a place on the roll of managers for over twenty-seven years—Mr. John D. Jones—who died on the 22d of September last, in the 82d year of his age.

Mr. Jones ever warmly sympathized with the work of this mission, even before his connection with it as a Manager in 1868—drawn to it, possibly, by a kind of sympathetic influence which might have existed, as between the Society's work and his own occupation, which was that of insuring the hulls and cargoes of vessels against the perils of the sea, while, to the spiritual welfare of a large proportion of the crews which manned those vessels, this Society was engaged in ministering on land.

Mr. Jones was always prompt in responding to proper calls on him for church purposes, and while unable through the urgencies of his business to take an active part in the Society's work, yet his interest in it was

constantly and regularly shown, not only by his own liberal contributions to its treasury but also by exerting his influence in other quarters for its benefit.

He was a devout Christian, of simple character, and without ostentation in his life. He belonged to that school of business men, bred in the early days of the century, of whom but few remain, and for whom the present generation must feel a deep and abiding respect.

To his family the Board of Managers ask leave to tender, in this brief minute, its sincere sympathy for his death.

HENRY ROGERS,
BENONI LOCKWOOD, } *Committee.*

New York, October 31st, 1895.

METROPOLITAN THROAT HOSPITAL,

351 WEST THIRTY-FOURTH STREET.

New York, October 2d, 1895.

My Dear Mrs. Jones:

I enclose herewith a copy of the resolutions relating to Mr. Jones passed by the Board of Trustees of the Metropolitan Throat Hospital at a special meeting.

But I beg to assure you that mere words cannot express the love, respect and admiration in which he was held by all connected with the Hospital, which owes its existence chiefly to his generous bounty.

I am,

Yours sincerely,

Clinton Wagner.

At a special meeting of the Board of Trustees of the Metropolitan Throat Hospital, on 27th September, the President, Maj. Theodore K. Gibbs, announced the purpose of the meeting to be to take such action as was fitting relative to the great loss sustained in the death of Mr. John D. Jones, and he added:

It is hardly necessary for me to refer to his high standing in this community for many years. As Mr. George Bliss (the banker) said to me when we left Trinity Church, after the funeral service, "He was one of those pure men who always inspired confidence, and of that child-like nature that those who really knew him could not but love him." The success of this Hospital is due to his ability and generosity. He was our first President, and would have held that office till the time of his death, if he had not positively refused to keep it. While this community has lost a noble and a generous Christian gentleman, we, the Trustees of this Hospital, have sustained the special loss of a true and faithful friend.

It was thereupon unanimously

Resolved, That we lament the death of John D. Jones, our first President and one of the members of this

Board from the time of its organization. At the head of a great and prosperous business institution, and charged with heavy burdens of official trust and responsibility, he nevertheless kept in touch with many wisely planned efforts for the relief of suffering humanity. Modest, retiring, disdaining ostentation of every sort, he was in his unobtrusive fashion and in the truest sense a cheerful giver, far more apt to anticipate than to await calls upon him for aid. His noble and generous nature was always prompt to respond to the needs of his fellow-men with discriminating but large liberality. To his bounty this Society owes its hospital building, in addition to yearly contribution in futherance of its beneficent work. To the gentleness and kindliness invariably attending his association with them, his fellow Trustees owe an ample store of memories, which will ever be gratefully cherished by them.

CLINTON WAGNER, M.D.,
Secretary.

(L. S.)

In his annual address to the Convention of the Diocese of Long Island May 19th, 1896, Bishop Littlejohn paid the following merited tribute to Mr. Jones:

The Church at large and the church in this diocese have suffered less by death than in previous years. Only one of our bishops, and comparatively few leaders among the clergy or the laity, have been taken. In the death of the late John D. Jones and William Floyd-Jones this diocese has lost two of its most prominent and useful laymen. They belonged to the same parish, Grace Church, Massapequa, and were members of its Vestry for more than a generation. For many years John D. Jones was a trustee and the treasurer of our Episcopal Fund. He cared for this fund as he would have cared for a private interest. His constant and most generous gifts to the Archdeaconry of Queens will be sadly missed. To me he was most helpful in emergencies that demanded the ready will and the open hand. He was as much respected and beloved in the business world as in the Church. Everywhere his name was a sign and pledge of integrity and sagacity that no man ever doubted. He was a man whose strict regard for duty in all the relations of life proved how thoroughly his religion was wrought into his character. His

faith, at once simple and sincere, was so much in his life that no one had occasion to ask what he believed. Without question, he now dwells in God's holy hill, for he walked uprightly, worked righteousness, spoke the truth from his heart, and did no evil to his neighbor.

(From the New York Journal of Commerce, Sept. 28, 1895.)

A Graceful Tribute to Mr. Jones.

A fitting tribute to the late Mr. John D. Jones is rendered by Mr. A. A. Raven, Second Vice-President of the Atlantic Mutual, who says:

"The newspapers have chronicled the decease of Mr. John D. Jones, and have stated some dry facts concerning his career. Obituary notices, as a rule, are largely written under conditions which awaken the tenderest feelings and are apt to represent the emotional rather than the intellectual and judicial elements of the mind. There is a sense in which a man's character cannot be portrayed nor represented to the world.

"The silent and subtle influence which he has exerted over those who have been immediately in touch with him may not be given to the public, nor can they be tabulated and presented even as an epitome of his life.

"In the noble structure of St. Paul's Cathedral, London, is a little tablet which speaks volumes. Referring to Sir Christopher Wren, the architect, it says: 'If you would see his monument, look around you.' Under similar conditions, it might well be said of Mr. Jones, in connection with the Atlantic Mutual Insurance Company: 'If you would see his monument, look around you.' But this might be said not only in respect to the grand career of that institution and its colossal capital and unrivaled prosperity, but the individual lives who have drawn their inspiration from its head, and whose characters have been largely moulded by his impress.

"Imagine for a moment the power of the influence exerted by

such a life and its continuance in this community. We cannot measure it, nor can we have the faintest conception of its uplifting power. But as the small pebble dropped in the water creates a circle which increases until its limits are reached, it will continue; only the influence never ceases, but increases in its power.

"If there is a higher tone transmitted to the commerce of the country, if men learn to regulate their business by higher and nobler principles, the lasting benefit conferred by a life such as Mr. Jones's was may well be prized, and while mourning our loss, rejoice that we are heirs to such a legacy."

(*From the New York Journal of Commerce.*)

Funeral of John D. Jones.

The funeral of the late Mr. John D. Jones, for over forty years President of the Atlantic Mutual Insurance Company, took place at 11:30 o'clock yesterday from Old Trinity Church on Broadway at the head of Wall Street, attended by a large concourse of friends from all the marts of trade, finance and commerce. Wall Street and the buildings adjacent to it displayed their flags at half-mast out of respect to his memory. The United States Sub-Treasury dropped its flag during the services. The services were conducted by Bishop Littlejohn, assisted by the Rev. Dr. Morgan Dix, rector of Trinity Church; the Rev. Dr. William J. Seabury of the Church of the Annunciation, of which the dead man was a member of the Board of Wardens, and the Rev. G. G. Wylie, of Massapequa, L. I. The pallbearers were W. H. H. Moore, A. A. Raven, F. A. Parsons,

Joseph H. Chapman, George H. Quintard, Vernon H. Brown and Gustav Amsinck. The interment took place at Cold Spring Harbor.

In an interview a gentleman who has had close business relations with Mr. Jones for twenty-five years said yesterday:

"Many institutions have already expressed their sorrow and sympathy through the press in touching preamble and resolutions, highly appropriate to our worthy citizen. His name was a tower of strength to the many institutions with which he was both directly and indirectly associated. His courteous manner won the esteem of all coming in contact with him. His prompt, correct and courageous decisions were often so respected as to be accepted and received in the unselfish, dignified and kindly manner in which he gave them. Kindness and a generous heart always prompted his acts in public and private to a high degree.

"The Atlantic Mutual Insurance Company owes immeasurably its world-wide success to his administrative and executive ability. Now that these services of over sixty years in our city and common country, which he much loved, are over, we can but, with the general public, add our little token of esteem and respect to this highly generous and cultured Christian gentleman, with

"'Peace to his ashes,
Rest to his soul.'

"Never before to a private civilian was more respect shown in the flags and bunting which were floated to-day at half-mast from so many exchanges, banks, trust companies, insurance companies, bankers and private individuals as were displayed during the entire day."

(*From the Marine Journal, September 28, 1895.*)

Death of John D. Jones.

Mr. John D. Jones, the most prominent man in marine underwriting in the United States and the president of the Atlantic Mutual Insurance Company, died at his summer residence, Massapequa, L. I., on Sunday, September 22, of a complication of diseases from which he had been a sufferer for some time. Mr. Jones was born at Cold Spring Harbor, L. I., August 15, 1814. He commenced his business career as an insurance clerk, and was for a time an adjuster of averages. He became secretary of the Merchants' Marine Insurance Company, and in 1842 he interested himself in the organization of the Atlantic Mutual Insurance Company and was appointed its first secretary, in which position he continued until elected second vice-president in June, 1849. In 1854 he became vice-president, and in 1855 was elected president. Since then he has been unanimously re-elected each year.

Mr. Jones was a director of the Equitable Life Assurance Society and the Citizen's Insurance Company. He was a member of the St. Nicholas and Union Clubs, and during the war was a member of the Union League. Mr. Jones's health has been very poor during the past few years, and it was his custom to go to Florida each Spring. He did so this year and returned in April. During May and June he was apparently better, but in July he was taken sick and stayed at his home, No. 29 West Thirty-fourth Street, for about a week. The weather growing warm he went to his country place, "Unqua," where he remained until his death, frequently writing in to the officers of the Atlantic Mutual, in the affairs of which company he felt an absorbing interest.

Those who were honored with the confidence and friendship of John D. Jones have met an irreparable loss, and those of the few who are engaged in the struggle for the restoration of the American ship on the high seas, will not only miss his wise counsel, but his liberal contributions from his own private purse in the interest of the cause he so much desired to assist. No persons who ever had occasion to require pecuniary aid through losses in marine ventures, through no neglect of their own, ever left Mr. Jones's presence after an appeal to him empty handed. The writer on two occasions had the temerity to visit Mr. Jones in the interest of a friend less fortunate than he, and the good man's heart responded promptly with a draft on his purse, but with the understanding that his act should not be known of men.

In the death of Mr. Jones, the Sandy Hook, as well as the pilots of all seaports of the United States, have lost a great benefactor. He never failed in espousing their cause before Congress at times when compulsory pilotage was on the verge of being abolished. Mr. Jones's long and expert experience in marine affairs obtained him careful and respectful hearing before the committees of Congress, and his arguments were often the turning point in favor of the pilots. A copy of the last of the kind sent to Representative Amos J. Cummings is before us, and knowing the circumstances under which it was written, with its author in ill health and desirous of relieving himself of the cares of outside business that should have been relegated to younger men, we produce it as showing the earnestness with which Mr. Jones entered into the protection of all industries that pertained to shipping, his life long calling. Mr. Jones wrote as follows on the pilot question:

New York, June 7, 1892.

Hon. Amos J. Cummings,

House of Representatives, Washington, D. C.

Dear Sir:—My attention has been called to the bill before Congress looking to the abolishment of compulsory pilotage, with a request that my influence be used to prevent its passage. This must be my apology for addressing you on the subject, and knowing your interest in the welfare of our commerce and the reputation of our port as connected with commerce, I the more readily solicit your efforts in preventing the passage of a bill, which, I am confident, will be injurious to our port, as well as all other ports affected by it.

To sustain a proper and good system of pilotage it appears to me absolutely necessary that it be compulsory, for the obvious reasons that, if it be left optional with masters of vessels to accept or not accept the tendered service, it would be rare indeed that the former course would be adopted, and thus the twofold injury would be inflicted of seriously impairing the efficiency of our pilotage system, and materially increasing the risks of entering and departing from our ports.

The great incentive to the adventurous pilot, who is ever on the alert to intercept inbound vessels and to tender his services, is the compensation which he feels is secure to him as the fruit of his well earned labors. If that incentive be removed, or there be doubt of his being able to render the proffered service, it will be readily seen that a high standard of pilotage cannot be maintained because of the inadequacy of the pecuniary return to sustain it. The efficiency of the system will gradually decrease, and pilots who have earned their skill by long experience will withdraw from the business, leaving only the less skillful and inexperienced to perform the work as best they may.

Besides the consideration of pilot fees, the enactment of a law abolishing compulsory pilotage may compromise the question of seaworthiness as established by commercial usage, and which is now part of the common law of commercial nations. The result of this compromise will unquestionably tend to injure commercial vessels more than any saving that can possibly accrue by what is aimed at by those who desire the change.

The civilization of the age urges and requires that the ports of the nation shall have all the means of safety to enable vessels of other nations to enter the harbors of the country without danger of shipwreck, and one of the important means to insure that safety is proper pilotage, which cannot be secured without a system of compulsory pilotage unless the nation is at the expense of the pilot, and to insure competent pilots there must be port organizations for the examining and commissioning of the experienced, and each port should organize its own.

Your obedient servant,

John D. Jones.

To say that the pilots appreciated Mr. Jones's efforts in their behalf puts it very mildly; they reverenced him for the many able efforts he had put forth in their behalf, and named one of their boats in his honor many years ago. Their sorrow on this sad occasion of the death of their benefactor is as great as their big generous hearts can conceive. With them, the marine fraternity in general, and the band of faithful employees of the Atlantic Mutual Insurance Company, the *Marine Journal* mourns the loss of this great and good man. At a meeting of the employees of the Atlantic Mutual Insurance Company held at the company's office Monday, it was unanimously:

Resolved, That it is with heartfelt sorrow that we learn of the death of our beloved President, John D. Jones. His long service as president of the company and in making it one of the greatest and most useful instrumentalities of the commerce of the world, have won for him an enviable reputation among all those interested in that commerce. The ability and devotion to duty and unsullied honor with which he has invariably discharged his trust have been within our daily observation, and have been a guide and example of inestimable value to us in the discharge of our several duties. In our relations with him we have always experienced impartial justice and unfailing courtesy and kindness. His death comes to us as a personal bereavement, and we shall mourn his loss as that of a true, staunch and generous friend.

Resolved, That a copy of this minute be transmitted to Mrs. Jones with the expression of our deep sympathy in her bereavement.

Resolved, That we attend the funeral of our late president in a body.

In bidding our good friend adieu no more appropriate words occur to us than those uttered by the late Henry Ward Beecher when he said: "When the sun goes below the horizon, he is not set; the heavens glow for a full hour after his departure. And when a great and good man sets, the sky of this world is luminous long after he is out of sight. Such a man cannot die out of this world. When he goes he leaves behind him much of himself. Being dead he speaks."